

## CLAIMS

1. A method in a computer system for providing prescription drug history information of an individual to an insurer, comprising the steps of:

receiving a history request message;

transmitting a plurality of individual history requests over a communication network to a plurality of client machines of pharmacy benefit managers, and

receiving at least one prescription history response generated by accessing a database of stored prescription history information at one of said client machines.

2. The method as recited in claim 1, further comprising transmitting prescription history information to the insurer.

3. The method as recited in claim 1, wherein a plurality of prescription history responses are received.

4. The method as recited in claim 3, further comprising the step of aggregating said plurality of prescription history responses.

5. The method as recited in claim 1, wherein each said prescription history response includes a list of drugs prescribed to the individual.

6. The method as recited in claim 2, wherein each said prescription history response includes a list of drugs prescribed to the individual, and wherein the prescription history information transmitted to the insurer includes said list of drugs.

7. The method as recited in claim 6, wherein the history request message includes a request for a specific duration of prescription history and wherein said prescription history information transmitted includes prescription history information for said specific duration.

8. The method as recited in claim 5, wherein the prescription history information transmitted to the insurer includes drug indication information for each of said drugs of said list.

9. The method as recited in claim 5, wherein the prescription history information transmitted to the insurer includes drug category information.

10. The method as recited in claim 2, wherein said history request includes a request for drug indication information.

11. The method as recited in claim 2, wherein each said history request includes a request for prescribing physician information.

12. The method as recited in claim 2, further comprising the step of determining an insurance action based on said prescription history information.

13. The method as recited in claim 12, wherein said determined insurance action is accepting an application.

14. The method as recited in claim 12, wherein said determined insurance action is obtaining further information.

15. The method as recited in claim 12, wherein said insurance action is selecting an insurance rating.

16. A computer system for providing prescription drug history information of an individual to an insurer, the computer system comprising:

a receiving component that receives a history request message;

a transmitting component that transmits a plurality of individual history requests over a communication network to a plurality of client machines of pharmacy benefit managers, and

a receiving component that receives at least one prescription history response generated by accessing a database of stored prescription history information at one of said client machines.

17. The system as recited in claim 16, further comprising a second transmitting component that transmits prescription history information to the insurer.

18. The system as recited in claim 17, wherein said receiving component receives a plurality of prescription history responses.

19. The system as recited in claim 18, further comprising an aggregating component that aggregates said plurality of prescription history responses.

20. The system as recited in claim 16, wherein each said prescription history response includes a list of drugs prescribed to the individual.

21. The system as recited in claim 16, wherein each said prescription history response includes drug category information.

22. The system as recited in claim 17, wherein each said prescription history response includes a list of drugs prescribed to the individual, and wherein the prescription history information transmitted to the insurer includes said list of drugs

23. The system as recited in claim 17, wherein said history request includes a request for drug indication information.

24. The system as recited in claim 17, wherein said history request includes a request for prescribing physician information.

25. A system as recited in claim 17, further comprising a determining component for determining an insurance action based on said prescription history information.

26. A system as recited in claim 17, wherein said insurance action is determined from a group consisting of accepting an application, obtaining further information, rejecting an application and selecting an insurance rating.

27. A computer-readable medium containing instructions for controlling a computer system to provide prescription history information of an individual to an insurer, by:

receiving a history request message;

transmitting a plurality of individual history requests over a communication network to a plurality of client machines of pharmacy benefit managers, and

receiving at least one prescription history response generated by accessing a database of stored prescription history information at one of said client machines.

28. The computer readable medium as recited in claim 27, further comprising transmitting prescription history information to the insurer.

29. The computer readable medium as recited in claim 27, wherein a plurality of prescription history responses are received.

30. The computer readable medium as recited in claim 29, further comprising the step of aggregating said plurality of prescription history responses.

31. The computer readable medium as recited in claim 27, wherein each said prescription history response includes a list of drugs prescribed to the individual.

32. The computer readable medium as recited in claim 27, wherein each said prescription history response includes a list of drugs prescribed to the individual, and wherein the prescription history information transmitted to the insurer includes said list of drugs.

33. The computer readable medium as recited in claim 32, wherein the history request message includes a request for a specific duration of prescription history and wherein said prescription history information transmitted includes prescription history information for said duration.

34. The computer readable medium as recited in claim 31, wherein the prescription history information transmitted to the insurer includes drug indication information for each of said drugs of said list.

35. The computer readable medium as recited in claim 28, wherein said history request includes a request for drug indication information.

36. The computer readable medium as recited in claim 28, wherein said history request includes a request for drug category information.

37. The computer readable medium as recited in claim 27, wherein each said history request includes a request for prescribing physician information.

38. A method for screening the prescription history of an individual, the method comprising the steps of:

receiving a history request from an insurer, said history request including an identification of an individual;

sending a plurality of individual requests for prescription history information to a plurality of pharmacy benefit managers, and

receiving prescription history information from at least one of said prescription benefit managers.

39. The method as recited in claim 38, further comprising transmitting the prescription history information of said individual to said insurer.

40. The method as recited in claim 39, further comprising determining an insurance action based on said prescription information transmitted to said insurer.

41. A method as recited in claim 39, wherein said insurance action is determined from a group consisting of accepting an application, rejecting an application and selecting an insurance rating.

42. A method for screening the prescription history of an individual comprising the steps of:  
sending a plurality of requests for prescription history information to a plurality of pharmacy benefit managers, and  
receiving prescription history responses from at least one of said prescription benefit managers.

43. The method as recited in claim 42, wherein a plurality of prescription history responses are received from said prescription benefit managers.

44. The method as recited in claim 42, wherein the step of sending is automatically initiated when a laboratory test of a specific type is ordered.



45. The method as recited in claim 42, wherein the step of sending is automatically initiated when a specific laboratory test result for the individual is present.

46. The method of claim 42, further comprising the step of determining an insurance action.

47. The method of claim 46, wherein the insurance action is determined from a group consisting of accepting an application, rejecting an application and selecting an insurance rating for the individual.

48. A method in a computer system for screening the prescription history of an individual, comprising the steps of:

    sending a plurality of requests for prescription history information to a plurality of pharmacy benefit managers, and

    receiving prescription history responses from at least one of said prescription benefit managers.

49. The method as recited in claim 48, wherein a plurality of prescription history responses are received from said prescription benefit managers.

50. The method as recited in claim 48, wherein the step of sending is automatically initiated when a laboratory test of a specific type is ordered.

51. The method as recited in claim 48, wherein the step of sending is automatically initiated when a specific laboratory test result for the individual is present.

52. The method of claim 48, further comprising the step of determining an insurance action.

53. The method of claim 52, wherein the insurance action is determined from a group consisting of accepting an application, obtaining further information, rejecting an application and selecting an insurance rating for the individual.

54. A method for providing prescription history information of an individual, the method comprising the steps of:

receiving a history request identifying the individual at a plurality of prescription benefit managers, each prescription benefit manager having a database;

generating a prescription history response by searching said databases, and

aggregating said responses to provide a prescription history for the individual.